

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John Robert Hogan
 Eileen Marie Hogan
 Debtors

Case No. 13-14818-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db/jdb 13100455	+John Robert Hogan, Eileen Marie Hogan, 330 Sharpless Street, West Chester, PA 19382-3537 ++AMERICAN FINCO FINANCIAL SERVICES, 9595 SIX PINES DRIVE, SUITE 8210, THE WOODLANDS TX 77380-1642 (address filed with court: American Finco, 425 N. Martingdale, Suite 1520, Schaumburg, IL 60173)
13085950 13097685	+FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284 ++GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221 (address filed with court: GUARANTY BANK, 4000 W. BROWN DEER RD., BROWN DEER WI 53209)
13758071 13071826	Lakeview Loan Servicing, LLC, 426 Phillips Boulevard, Ewing, NJ 08618 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:18 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:25
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:08 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13156791 EDI: BECKLEE.COM Sep 29 2018 06:53:00 American Express Bank, FSB, c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

13156790 EDI: BECKLEE.COM Sep 29 2018 06:53:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13074738 EDI: DISCOVER.COM Sep 29 2018 06:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

13096270 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Sep 29 2018 03:06:01

KeyBank National Association, 4910 Tiedeman Road, Brooklyn Ohio 44144-2338

13804868 EDI: RESURGENT.COM Sep 29 2018 06:53:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587

13122941 EDI: RESURGENT.COM Sep 29 2018 06:53:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

13167596 +EDI: OPHSUBSID.COM Sep 29 2018 06:53:00 OAK HARBOR CAPITAL VII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13180623 EDI: PRA.COM Sep 29 2018 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541

13080492 EDI: TFSR.COM Sep 29 2018 06:53:00 Toyota Lease Trust, PO Box 8026,
Cedar Rapids, Iowa 52408-8026

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13183620*	American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13167558*	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13067530	##+Bettianne Hogan, 142 Ocean Road, Ocean City, NJ 08226-4547

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Lakeview Loan Servicing agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
BRIAN CRAIG NICHOLAS on behalf of Creditor Lakeview Loan Servicing bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Guaranty Bank bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Lakeview Loan Servicing bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
MARTHA E. VON ROSENSTIEL on behalf of Creditor Hilton Resorts Corporation marty@mvrlaw.com, erin@mvrlaw.com
REBECCA ANN SOLARZ on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
STANLEY E. LUONGO, JR. on behalf of Joint Debtor Eileen Marie Hogan stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com
STANLEY E. LUONGO, JR. on behalf of Debtor John Robert Hogan stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com
THOMAS I. PULEO on behalf of Creditor Lakeview Loan Servicing tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1 **John Robert Hogan**
First Name Middle Name Last Name
Debtor 2 **Eileen Marie Hogan**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-14818-mdc**

Social Security number or ITIN **xxx-xx-1904**
EIN **-----**
Social Security number or ITIN **xxx-xx-4926**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Robert Hogan

Eileen Marie Hogan

9/27/18

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.